

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JEFFREY PAUL MOORE  
KELLIE ELIZABETH MOORE  
Debtor(s)

Case No. 19-24484GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/19/2019.
- 2) The plan was confirmed on 12/19/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/18/2020, 07/16/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/13/2023.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$156,860.00.
- 10) Amount of unsecured claims discharged without full payment: \$12,167.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$52,427.26
Less amount refunded to debtor	\$551.55

**NET RECEIPTS:** **\$51,875.71**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$8,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,865.38
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$10,865.38**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	5,847.00	5,960.35	0.00	0.00	0.00
AMERICAN WATER(*)	Unsecured	NA	465.13	465.13	465.13	0.00
BURGETTSTOWN BOROUGH (EIT)	Priority	2,000.00	NA	1,600.00	1,600.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	450.00	450.00	450.00	450.00	0.00
CAPITAL ONE**	Unsecured	7,463.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	791.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	10,507.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	7,960.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	7,326.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	6,970.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	6,659.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	6,102.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	5,500.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	4,500.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	4,500.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	3,828.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	3,767.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,750.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,750.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,750.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,513.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	334.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	250.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	101,785.00	102,688.61	10,736.44	10,736.44	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	8,189.85	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	18,826.00	19,000.91	19,000.91	19,000.91	1,420.60
PHOENIX FINANCIAL SERVICE	Unsecured	175.00	NA	NA	0.00	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	69.00	NA	NA	0.00	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	569.34	569.34	0.00
SPRINT CORP**	Unsecured	1,230.00	4,568.68	4,568.68	4,568.68	0.00
STERLING JEWELERS INC DBA KAY J	Secured	529.00	529.17	529.17	529.17	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC HEALTH SERVICES	Unsecured	68.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	74,855.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	44,198.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	2,753.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	NA	1,670.06	1,670.06	1,670.06	0.00
WEST VIRGINIA UNIVERSITY HOSPIT	Unsecured	848.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$10,736.44	\$10,736.44	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,000.91	\$19,000.91	\$1,420.60
All Other Secured	\$529.17	\$529.17	\$0.00
<b>TOTAL SECURED:</b>	<b>\$30,266.52</b>	<b>\$30,266.52</b>	<b>\$1,420.60</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,169.34	\$2,169.34	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,169.34</b>	<b>\$2,169.34</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,153.87</b>	<b>\$7,153.87</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,865.38</u>
Disbursements to Creditors	<u>\$41,010.33</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$51,875.71</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/14/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.